

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Richard B Curry  
 Karen L. Curry  
 Debtors

Case No. 18-11603-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db/jdb	+Richard B Curry, Karen L. Curry, 1075 Avenue B, Langhorne, PA 19047-3806
14070662	+Aes/Nct, Aes/Dbd, PO Box 8183, Harrisburg, PA 17105-8183
14070664	+Aes/Suntrust Bank, Po Box 61047, Harrisburg, PA 17106-1047
14070663	+Aes/Suntrust Bank, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
14070665	+Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610
14070676	+Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360
14070677	+PA Housing Finance, PO Box 8029, Harrisburg, PA 17105-8029
14070679	Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306
14070685	+Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Jul 14 2018 05:48:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: megan.harper@phila.gov Jul 14 2018 02:08:38 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2018 02:07:31 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 14 2018 02:08:22 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14070666	+E-mail/Text: banko@berkscredit.com Jul 14 2018 02:07:11 Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
14070667	+E-mail/Text: banko@berkscredit.com Jul 14 2018 02:07:11 Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
14070672	EDI: CAPITALONE.COM Jul 14 2018 05:53:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
14070668	+E-mail/Text: cms-bk@cms-collect.com Jul 14 2018 02:07:12 Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14070671	+EDI: CAPITALONE.COM Jul 14 2018 05:53:00 Capital One, Po Box 26625, Richmond, VA 23261-6625
14070669	+EDI: CAPITALONE.COM Jul 14 2018 05:53:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14070670	+EDI: CAPITALONE.COM Jul 14 2018 05:53:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14070674	EDI: DISCOVER.COM Jul 14 2018 05:53:00 Discover Financial, Po Box 15316, Wilmington, DE 19850
14070673	+EDI: DISCOVER.COM Jul 14 2018 05:53:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14070675	+EDI: NAVIENTFKASMSERV.COM Jul 14 2018 05:48:00 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14070678	EDI: PRA.COM Jul 14 2018 05:48:00 Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
14071178	+EDI: PRA.COM Jul 14 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14070680	+EDI: SWCR.COM Jul 14 2018 05:53:00 Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
14070681	+EDI: SWCR.COM Jul 14 2018 05:53:00 Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
14070682	+EDI: STF1.COM Jul 14 2018 05:53:00 Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052
14070684	EDI: WFFC.COM Jul 14 2018 05:48:00 Wells Fargo Bank, Credit Bureau Dispute Resolution, Des Moines, IA 50306
14070683	+EDI: WFFC.COM Jul 14 2018 05:48:00 Wells Fargo Bank, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com  
PAUL H. YOUNG on behalf of Debtor Richard B Curry support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com  
PAUL H. YOUNG on behalf of Joint Debtor Karen L. Curry support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Richard B Curry**  
First Name Middle Name Last Name  
Debtor 2 **Karen L. Curry**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9651**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-0540**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-11603-elf**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard B Curry

Karen L. Curry

7/12/18

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**